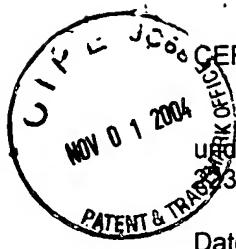


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CERTIFICATE OF MAILING

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Date: 10/28/2004


Signature of Person Mailing Correspondence

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s):	Peter D. Saunders	Docket No.:	60655.6300
Serial No.:	10/711,965	Group Art Unit:	TBA
Filed:	October 15, 2004	Examiner:	TBA
Title:	SYSTEM AND METHOD FOR PROVIDING A RF PAYMENT SOLUTION TO A MOBILE DEVICE	Confirmation No.:	5964

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner For Patents
PO Box 1450
Alexandria, VA 22313-1450

Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. [] For each of the following items listed on the enclosed copy of Form PTO/SB/08A that is not in the English language, an English language translation of that item or a portion thereof or a concise explanation of the relevance of that item is enclosed:
-
-

2. [X] Any copy of the items listed on the enclosed copy of Form PTO/SB/08A that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior [X] Parent Application, [] Continuation, [] Divisional or [] Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial No. 10/192,488, filed July 9, 2002.

3. [X] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:

- [X] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
- [] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
- [] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.

4. [] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.

5. [] A fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period

specified in paragraph 3 above but before the mailing date of a final action or a notice of allowance (where there has been no prior final action):

- A check in the amount of \$180.00 is enclosed in payment of the fee.
- Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

6. A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date of a final action or a notice of allowance, whichever comes first, but before payment of the issue fee, and is accompanied by:

- a. one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and
- b. the attached petition requesting consideration of this Information Disclosure Statement; and
- c. the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.

7. A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement since it is being filed in compliance with:

- a. 37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;
- b. 37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.
- c. The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.

8. I hereby certify that each item of information contained in this Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

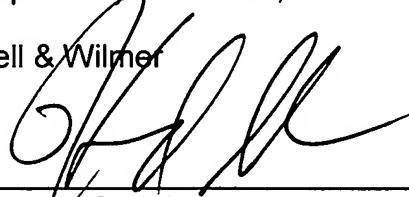
- I hereby certify that no item of information in the Information Disclosure Statement filed herewith was cited in a communication from a foreign patent office in a counterpart foreign application or, to my knowledge after making

reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

9. [] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
- [] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
- [X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Respectfully submitted,

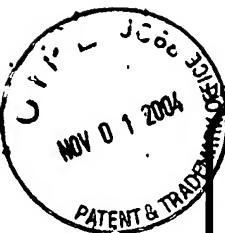
Snell & Wilmer



Howard I. Sobelman
Registration No. 39,038

Dated: 10/28/04

Snell & Wilmer L.L.P.
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Email: hsobelman@swlaw.com



PTO/SB/08a (08-03)

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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Complete if Known

Application Number	10/711,965
Filing Date	October 15, 2004
First Named Inventor	Peter D. Saunders, et al.
Art Unit	TBA
Examiner Name	TBA
Attorney Docket Number	60655.6300

FOREIGN PATENT DOCUMENTS						
Examiner Initials ¹	Cite No. ¹	Foreign Patent Document		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office ³	Number ⁴			
		CH	CH689070	0/31/1998	Peter Bresch	
		EP	0 358 525	A2	W&T Avery Ltd.	
		EP	0 424 726	A1	Angewandte Digital Elec	
		PCT	WO 99/03057	A1	Robert E. Dorf	
		EP	0 933 717	A2	Citicorp Development Center	
		EP	0 956 818	A1	Citicorp Development Center	
		EP	0 959 440	A2	Citicorp Development Center	
		JP	2000-1109	A	Citicorp Development Center	
		JP	2000-015288	A	Hitachi Plant Eng & Constr	
		JP	2000-40181	A	Unknown	

Examiner Signature _____ **Date Considered** _____

***EXAMINER:** Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and note considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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				Filing Date	October 15, 2004
				First Named Inventor	Peter D. Saunders, et al.
				Art Unit	TBA
				Examiner Name	TBA
Sheet	2	of	8	Attorney Docket Number	60655.6300

U.S. PATENT DOCUMENTS

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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind ⁵ (if known)				
		PCT	WO 00/10144	A1	02/24/2000	3M Innovative Properties Co		
		JP	2000-67312	A	03/03/2000	IBM		
		EP	0 984 404	A2	03/08/2000	IBM		
		PCT	WO 00/38088	A1	06/29/2000	John Klayh		
		EP	1 016 947	A2	07/05/2000	Texas Instruments Inc.		
		JP	2000-207641	A	07/28/2000	NCR International Inc.		
		EP	1 039 403	A2	09/27/2000	Citicorp Development Center		
		JP	2001-5931	A	01/12/2001	Unknown		
		PCT	WO 01/04825	A1	01/18/2001	Intermec IP Corp.		
		PCT	WO 01/15098	A1	03/01/2001	Gamut Interactive		

Examiner Signature		Date Considered	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				<u>Application Number</u>	10/711,965
				<u>Filing Date</u>	October 15, 2004
				<u>First Named Inventor</u>	Peter D. Saunders, et al.
				<u>Art Unit</u>	TBA
				<u>Examiner Name</u>	TBA
Sheet	3	of	8	<u>Attorney Docket Number</u>	60655.6300

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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Attorney Docket Number

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FOREIGN PATENT DOCUMENTS

Examiner Initials ¹	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind ⁵ (if known)				
		EP	1 104 909	A2	06/06/2001	Smartel S.P.A.		
		PCT	WO 01/43095	A2	06/14/2001	Intermec IP Corp.		
		EP	1 113 387	A2	07/04/2001	Schlumberger Systemes		
		PCT	WO 01/72224	A1	10/04/2001	Wolf Fernlund		
		JP	2001-283122	A	10/12/2001	Dainippon Printing Co., Ltd.		
		PCT	WO 01/77856	A1	10/18/2001	Brightstreet.com, Inc.		
		PCT	WO 01/80473	A2	10/25/2001	Sony Electronics, Inc.		
		PCT	WO 01/86535	A1	11/15/2001	Cadmus Technology Ltd.		
		PCT	WO 01/90962	A1	11/29/2001	Grosvenor Leisure Inc.		
		PCT	WO 01/95243	A2	12/13/2001	Battelle Memorial Institute		

Examiner
Signature

Date
Considered

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/711,965
Filing Date				October 15, 2004	
First Named Inventor				Peter D. Saunders, et al.	
Art Unit				TBA	
Examiner Name				TBA	
Sheet	4	of	8	Attorney Docket Number	60655.6300

U.S. PATENT DOCUMENTS

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind ⁵ (if known)				
		PCT	WO 02/01485	A1	01/03/2002	Smartclick Corporation		
		PCT	WO 02/13134	A2	02/14/2002	Medmicrochip LC		
		PCT	WO 02/21903	A1	03/21/2002	Mario Witte		
		EP	1 199 684	A2	04/24/2002	Marconi Commerce Systems		
		PCT	WO 02/063545	A2	08/15/2002	Sensormatic Electronics Corp		
		PCT	WO 02/065246	A2	08/22/2002	Stockback Holdings, Inc.		
		PCT	WO 02/065404	A2	08/22/2002	Stuart Williams		
		PCT	WO 02/069221	A1	09/06/2002	Frequency Marketing, Inc.		
		PCT	WO 02/073512	A1	09/19/2002	3M Innovative Properties Co.		
		EP	1 251 450	A1	10/23/2002	NCR International Inc.		

Examiner Signature		Date Considered	
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/711,965
				Filing Date	October 15, 2004
				First Named Inventor	Peter D. Saunders, et al.
				Art Unit	TBA
				Examiner Name	TBA
Sheet	5	of	8	Attorney Docket Number	60655.6300

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 5 of 8

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Examiner
Signature

Date
Considered

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Substitute for form 1449B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Application Number	10/711,965
(use as many sheets as necessary)				Filing Date	October 15, 2004
Sheet	6	of	8	First Named Inventor	Peter D. Saunders, et al.
				Art Unit	TBA
				Examiner Name	TBA
				Attorney Docket Number	60655.6300

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS		
Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
		"What's New: Timex Watch Features Speedpass System", http://www.speedpass.com/news/article.jsp?id=51 (1 page)
		"Physical Reality: A Second Look", Ken Sharp, Senior Technical Editor, http://www.idsystems.com/reader/1999_03/phys0399_pt2/phys0399_pt2.htm (6 pages)
		""Magic Wands' to Speed Mobile Sales", BobBrewin, Jan. 15, 2001, http://www.computerworld.com/mobiletopics/mobile/story/1,10801,563300.html (4 pages)
		"Mobile Speedpass Goes Global as Mobil Singapore Rolls Out Asia's First RFID-Based Pay-At-The-Pump System", Press Release, April 5, 1999, http://www.ti.com/tiris/docs/news_releases/rel12.htm (3 pages)
		"Speedpass Unleashed", June 4, 2002 http://www.cardweb.com/cardtrak/news/cf2_20a_97.html (2 pages)
		Prophecy Central Update #9, October 10, 1997, http://www.bible-prophecy.com/pcu9.htm (5 pages)
		International Newsletter of the TI RFID Group, Issue 20, 2000 (12 pages)
		"CES: Microsoft's SPOT Technology has Humble Origins", by James Niccolai, January 10, 2003, http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnspot.xml?s=IDGNS (3 pages)
		"Microsoft: See SPOT Run On Your Wrist", by Richard Shim, June 5, 2003, http://news.com.com/2100-1041_3-1013442.html?tag=fd_top (1 page)
		"Networking: Microsoft SPOT", by Jeremy A. Kaplan, July 1, 2003, http://www.pcmag.com/print_article/0,3048,a=43561,00.asp (2 pages)
		"Microsoft Launches Smart Personal Object Technology Initiative", Press Release from COMDEX Fall 2002, November 17, 2002, http://www.Microsoft.com/presspass/features/2002/nov02/11-17SPOT.asp (4 pages)

Examiner Signature	Date Considered
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Application Number	10/711,965
Sheet	7	of	8	Filing Date	October 15, 2004
				First Named Inventor	Peter D. Saunders, et al.
				Art Unit	TBA
				Examiner Name	TBA
				Attorney Docket Number	60655.6300

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials ¹	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		"Bank Extends RFID Payment Pilot: Bank of America will continue to test its QuickWave RFID payment card for another three months", RFID Journal, 01/23/2003	
		"MasterCard to Test RFID Card: Pilot will test whether consumers, merchants and credit card issuers value "contactless" payments", RFID Journal, 12/20/2002	
		"Vendors Target Amusement Parks: Protecting children and enabling cashless payments make RFID an appealing option for the entertainment industry", RFID Journal, 11/27/2002	
		"Inside's Next-Gen Smart Card: The French company plans to introduce an RFID card that uses a 16-bit microprocessor and new encryption technology", RFID Journal, 10/29/2002	
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Sheet		8	of	8	Attorney Docket Number	
					60655.6300	
					Application Number	10/711,965
					Filing Date	October 15, 2004
					First Named Inventor	Peter D. Saunders, et al.
					Art Unit	TBA
					Examiner Name	TBA

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS

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